

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

BRADLEY C. EATON
DEBBIE A. EATON
Debtor(s)

Case No. 19-10158JCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/22/2019.
- 2) The plan was confirmed on 05/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/13/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/15/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$82,318.26.
- 10) Amount of unsecured claims discharged without full payment: \$81,313.22.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$157,122.60
Less amount refunded to debtor	\$1,917.32

NET RECEIPTS:	\$155,205.28
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,333.93
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$10,833.93
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Attorney fees paid and disclosed by debtor:	\$500.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BARCLAYS BANK DELAWARE	Unsecured	2,319.00	NA	NA	0.00	0.00
BBY/CBNA	Unsecured	1,264.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	927.00	966.09	966.09	686.13	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	3,368.00	3,314.60	3,314.60	2,354.06	0.00
CAPITAL ONE**	Unsecured	3,674.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	14,851.00	NA	NA	0.00	0.00
CENTURY SUPPORT SERVICES	Unsecured	8,000.00	NA	NA	0.00	0.00
CLARITY FINANCE	Unsecured	700.00	NA	NA	0.00	0.00
COUNTRY DOOR	Unsecured	NA	93.57	93.57	66.45	0.00
FIFTH THIRD BANK	Secured	8,809.00	8,503.08	8,503.08	8,503.08	807.39
FIRST NATIONAL BANK OF OMAHA*	Unsecured	3,031.60	3,031.60	3,031.60	2,153.07	0.00
FIRST NATIONAL BANK OF OMAHA*	Unsecured	4,003.55	4,003.55	4,003.55	2,843.36	0.00
FNCC++	Unsecured	1,928.00	NA	NA	0.00	0.00
FNCC++	Unsecured	1,723.00	NA	NA	0.00	0.00
FREEDOM FINANCIAL	Unsecured	17,940.00	18,088.11	18,088.11	12,846.36	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	188,598.00	187,549.15	0.00	82,964.06	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	0.00	124.71	124.71	124.71	0.00
HUNTINGTON NATIONAL BANK S/B/I	Secured	5,347.00	4,693.38	4,693.38	4,693.38	169.39
KEYBANK NA**	Unsecured	4,971.00	5,110.54	5,110.54	3,629.56	0.00
LENDING CLUB CORP*	Unsecured	21,160.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	14,491.00	14,491.80	14,491.80	10,292.22	0.00
LVNV FUNDING LLC	Unsecured	2,606.00	1,978.83	1,978.83	1,405.38	0.00
MARINER FINANCE LLC	Unsecured	4,803.30	4,935.58	4,935.58	3,505.30	0.00
MASON	Unsecured	0.00	623.94	623.94	443.13	0.00
MASON EASY PAY	Unsecured	611.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	3,868.00	3,288.35	3,288.35	2,335.42	0.00
MITIG LLC CASH CITY	Unsecured	800.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	1,171.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,917.00	2,961.99	2,961.99	2,103.63	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	242.00	257.65	257.65	182.99	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	230.00	206.21	206.21	146.45	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TD BANK USA NA**	Unsecured	2,205.00	2,176.73	2,176.73	1,545.94	0.00
THE SWISS COLONY	Unsecured	NA	642.96	642.96	456.64	0.00
UNITED REFINING	Unsecured	391.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Unsecured	1,999.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	NA	159.46	159.46	113.25	0.00
WEBLOAN++	Unsecured	1,500.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$82,964.06	\$0.00
Mortgage Arrearage	\$124.71	\$124.71	\$0.00
Debt Secured by Vehicle	\$13,196.46	\$13,196.46	\$976.78
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,321.17	\$96,285.23	\$976.78
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$66,331.56	\$47,109.34	\$0.00

Disbursements:

Expenses of Administration	<u>\$10,833.93</u>
Disbursements to Creditors	<u>\$144,371.35</u>
TOTAL DISBURSEMENTS :	<u>\$155,205.28</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/18/2024

By: /s/ Ronda J. Winneccour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.